

PATENT Customer Number 22,852 Attorney Docket No. 05793.3051-00000

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Application of:                                      | )                                  |
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| Joseph D. LILLY et al.                                     | )<br>) Group Art Unit: 3692        |
| Application No. 09/780,468                                 | )<br>) Examiner: N. B. Nguyen<br>\ |
| Filed: February 12, 2001                                   | ) Confirmation No. 6389            |
| For: SYSTEM AND METHOD FOR PROVIDING EXTRA LINES OF CREDIT | ,<br>)<br>)<br>)                   |

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

## SUPPLEMENTAL REPLY TO OFFICE ACTION

In reply to the Office Action mailed February 9, 2007, and supplemental to the Reply to Office Action filed May 9, 2007, Applicants respond as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks/Arguments follow the amendments section of this paper.